

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : **10/697,114**
Filed : October 31, 2003
Applicant : Kight, et al.
Title : **Systems and Methods for Risk Based Determination of a Form
For Debiting an Account of a Payer for a Payment Made to a
Payee on Behalf of the Payer**

Confirmation No. : 8439
TC/AU : 3691
Examiner : Kelly Scaggs Campen

Docket No. : 23952-0042
Customer No. : 72386

SUBMISSION OF SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith.

Pursuant to 37 C.F.R. § 1.97(b)(4), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first Office action on the

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merits in this case. However, if any fees are associated with this filing, the Patent Office is hereby authorized to charge such fees to Deposit Account 19-5029.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read "Rhett S. White", is written over a horizontal line.

By: Rhett S. White
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Date: **January 3, 2008**
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